

SEP 05 2005

PTO/SB/21 (09-04)

Approved for use through 07/31/2006. OMB 0851-0031

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	Filing Date	11/19/2003
	First Named Inventor	Jeff Eder
	Art Unit	2102
	Examiner Name	Michael Holmes
	Attorney Docket Number	AR - 57
Total Number of Pages in This Submission		18

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Remarks Managing Credit Risk excerpt (5 pages), Gates tries to inspire future techies (3 pages)		

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